

Fill in this information to identify the case:

Desc Main

Debtor 1 NATASHA R PRATT  
Debtor 2

United States Bankruptcy Court for the: Eastern District of Pennsylvania, Philadelphia Division District of PA  
(State)

Case Number 1618824

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:**

**Court claim no. (if known):** 7-1

U.S. Bank National Association, not in its individual capacity but solely as Trustee  
for the NRZ PASS-THROUGH TRUST XIV

**Date of payment change:**

09/01/2019

Must be at least 21 days after date of  
this notice

**Last four digits** of any number you use to identify the  
debtor's account:

6236

**New total payment:**

\$

870.69

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$ 333.03 **New escrow payment:** \$ 328.08

### Part 2: Mortgage Payment Adjustment

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:**

**New interest rate:**

**Current principal and interest payment:**

**New principal and interest payment:**

### Part 3: Other Payment Change

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:**

**New mortgage payment:**

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor
- ☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Angie Aldaco

Date 07/17/2019

Signature

**Print** Angie Aldaco Title Bankruptcy Case Manager

Company NewRez LLC DBA Shellpoint Mortgage Serv

Address PO Box 10826

Greenville

SC

29603-0826

Contact phone (800) 365-7107

Email mtgbk@shellpointmtg.com



Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826  
For Inquiries: (800) 365-7107

NATASHA R PRATT  
1437 67th Ave  
Philadelphia PA 19126

Analysis Date: July 08, 2019  
Loan: [REDACTED]  
Property Address:  
1437 67TH AVE  
PHILADELPHIA, PA 19126

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual		Effective Sep 01, 2019		Prior Esc Pmt		February 01, 2019		Escrow Balance Calculation	
P & I Pmt:			\$542.61		\$542.61		P & I Pmt:		\$542.61		Due Date:	March 01, 2019
Escrow Pmt:			\$333.03		\$328.08		Escrow Pmt:		\$333.03		Escrow Balance:	-\$937.54
Other Funds Pmt:			\$0.00		\$0.00		Other Funds Pmt:		\$0.00		Anticipated Pmts to Escrow:	\$1,998.18
Asst. Pmt (-):			\$0.00		\$0.00		Asst. Pmt (-):		\$0.00		Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:			\$0.00		\$0.00		Resrv Acct Pmt:		\$0.00			
Total Payment:			\$875.64		\$870.69		Total Payment:		\$875.64		Anticipated Escrow Balance:	\$1,060.64

Shortage/Overage Information		Effective Sep 01, 2019
Upcoming Total Annual Bills		\$3,936.98
Required Cushion		\$656.16
Required Starting Balance		\$2,624.66
Escrow Shortage		-\$1,564.02
Surplus		\$0.00

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 656.16. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 656.16 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from July 2019 to Aug 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(937.54)
					Anticipated Transactions	0.00	(937.54)
Jul 2019		1,665.15 <sup>P</sup>					727.61
Aug 2019		333.03 <sup>P</sup>					1,060.64
	\$0.00	\$1,998.18	\$0.00	\$0.00			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

July 08, 2019

Loan:

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,060.64	2,624.66
Sep 2019	328.08			1,388.72	2,952.74
Oct 2019	328.08			1,716.80	3,280.82
Nov 2019	328.08			2,044.88	3,608.90
Dec 2019	328.08			2,372.96	3,936.98
Jan 2020	328.08	2,159.00	Hazard	542.04	2,106.06
Feb 2020	328.08	1,777.98	City Tax	(907.86)	656.16
Mar 2020	328.08			(579.78)	984.24
Apr 2020	328.08			(251.70)	1,312.32
May 2020	328.08			76.38	1,640.40
Jun 2020	328.08			404.46	1,968.48
Jul 2020	328.08			732.54	2,296.56
Aug 2020	328.08			1,060.62	2,624.64
	\$3,936.96	\$3,936.98			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,060.64. Your starting balance (escrow balance required) according to this analysis should be \$2,624.66. This means you have a shortage of 1,564.02. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing. We anticipate the total of your coming year bills to be 3,936.98. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

#### New Escrow Payment Calculation

Unadjusted Escrow Payment	\$328.08
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$328.08

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.



Detach Here



Shellpoint Mortgage Servicing  
PO Box 10826

Greenville, SC 29603 0826  
(800) 365-7107

#### Escrow Shortage Reply (This is not a bill)

Loan Number:

Full Shortage Amount:

\$1,564.02

Payment Amount:

\$ \_\_\_\_\_

Your escrow shortage has been spread over 0 months, resulting in an additional increase in your monthly payment in the amount of 0.00.

Shellpoint Mortgage Servicing  
P.O. Box 740039  
Cincinnati, OH 45274-0039

IF YOU CHOOSE to pay your shortage in full, please visit [www.ShellpointMtg.com](http://www.ShellpointMtg.com) in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left

NewRez LLC DBA Shellpoint Mortgage Servicing  
PO Box 10826

Phone Number: (800) 365-7107  
Fax: (866) 467-1137

Greenville, SC 29603-0826

Email: mtgbk@shellpointmtg.com

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RE: Debtor 1 NATASHA R PRATT  
Debtor 2

Case No: 1618824

PROOF OF SERVICE

I certify that a copy of the foregoing documents were served upon the following persons electronically or by mail via the U.S. Postal Service, postage prepaid or by personal delivery, at their scheduled addresses on this day, 7/17/2019.

Eastern District of Pennsylvania, Philadelphia Division  
900 Market Street, Ste. 400  
The Robert Nixf Bldg.  
Philadelphia, PA 19107

Scott Waterman  
Chapter 13 Trustee  
2901 Saint Lawrence Ave.  
Ste. 100  
Reading, PA 19606-2265

David M Offen  
The Curtis Center  
601 Walnut Street, Suite 160 West  
Philadelphia, PA 19106-

NATASHA R PRATT

1437 67th Ave  
Philadelphia PA 19126

/s/ Angie Aldaco